

IN THE NEWS THIS WEEK

Week of November 13th

Dear Valued Broker,

Within this Instant Recall, you will find a summary of this week's most recent employee benefits changes, carrier announcements, and industry news. We hope you enjoy!

HEADLINE

SEH Special Open Enrollment & Individual Comparative Quoting

Small Group Open Enrollment has begun. This means that submissions for SEH groups submitted between 11/15- 12/15 for a 1/1/18 effective date cannot be denied for failure to meet participation or contribution requirements.

A group will still be required to meet the SEH definition of a small group, so this open enrollment period does not apply to husband and wife groups or owner only groups.

This open enrollment period applies to the fully insured carriers participating both on and off exchange in the NJ SEH market.

Great news for Individual Open Enrollment: we are pleased to announce that all carriers are now available for quoting on Health Connect.

You can view the carriers' brochures below:

[Horizon BCBS](#)
[AmeriHealth](#)
[Oscar](#)

For more information, please reach out to brokersupport@martinins.com

**Horizon Broker
Education Series:
2018 Dental Product
Updates**

As part of Horizon's continuing Broker Education Series, they are please to announce the upcoming Broker WebEx: 2018 IHC Dental Products Updates.

The presentation is scheduled for one hour and will include an opportunity for questions.

**November 29th at
11:00 AM**
[Register Here](#)

**November 29th at 1:00
PM**
[Register Here](#)

**November 30th at
10:00 AM**
[Register Here](#)



Donald J. Trump ✓

@realDonaldTrump

Following



Happy to announce, I am nominating Alex Azar to be the next HHS Secretary. He will be a star for better healthcare and lower drug prices!

7:57 AM - 13 Nov 2017

[Tweet of the Week](#)

CARRIER UPDATES

CMS - SHOP Update

Thinking about offering Small Business Health Options Program (SHOP) health and/or dental coverage to your employees but don't meet the minimum participation rate? For one month each year, the SHOP minimum participation rate is waived. Take advantage of this opportunity between November 15 and December 15 to enroll your small business in SHOP insurance and get the coverage that works for you and your employees.

[Read More](#)

CMS - 5 Weeks Remaining for Open Enrollment

The Centers for Medicare & Medicaid Services (CMS) will be hosting weekly office hours throughout Open Enrollment on Wednesdays from 1:00 to 1:30 PM ET. Bring any questions or concerns about Open Enrollment, enrolling clients in Marketplace coverage, or operational issues with HealthCare.gov or a Direct Enrollment platform.

[Read More](#)

CMS - Do Your Clients Qualify?

To offer health and/or dental coverage to employees through the Small Business Health Options Program (SHOP), your small business or non-profit clients must have one to 50 full-time equivalent employees (FTEs), as well as meet some other requirements.

[Read More](#)

CIGNA - Informed on Reform: Proposed Regulations

On Oct. 27, 2017, the Department of Health and Human Services (HHS) issued proposed regulations related to a wide range of Affordable Care Act (ACA) benefit provisions. In addition to the annual benefit provision updates, this proposed rule would increase state flexibility for Essential Health Benefits (EHBs) and reduce some regulatory requirements in the individual and small group markets. It also includes an increase to the consumer out-of-pocket maximums.

[Read More](#)

UHC/Oxford - November Broker Blast

New Jersey Small Group Transitional Relief Federal and New Jersey regulators recently announced that Transitional Relief coverage will be extended. The extension applies to groups with policies that renew on or before Oct. 1, 2018 provided that all such policies end by Dec. 31, 2018. The carrier will be allowing Oxford New Jersey small groups that were previously enrolled in their 2013 coverage through a Transitional Relief policy and have not yet passed their 2017 renewal date to renew into their Transitional Relief plan.

[Read More](#)

OSCAR - IHC & SEH Are now Available on HealthConnect

Oscar's individual and small group rates are now available on HealthConnect in New Jersey. You can visit the site and start quoting your clients now.

[Read More](#)

Horizon BCBS - Dental Brochures

Horizon BCBS of NJ has released dental brochures for individual and small group. These are effective for 2018.

[Read More for Small Group](#)

[Read More for Individual](#)

MARTIN UP-TO-THE-MINUTE

We have summarized the top announcements from the carriers and Martin to keep you up-to-the-minute with the news and happenings in the industry! Check out what's happening below.

[OSCAR Now on HealthConnect](#)

[OSCAR 2018 Small Group & Individual Rates](#)

IMPORTANT DEADLINE AND REMINDERS

Stay up-to-date and prepared with all the upcoming new business and conversion deadlines with the major SEH carriers in NJ.

[Click here](#) for 2017 Horizon BCBSNJ deadlines

[Click here](#) for 2017 AmeriHealth deadlines

Please visit our [Events](#) page for a complete list of all new and retention business deadlines.

2017 INDIVIDUAL REGISTRATION LINKS

[2018 Gorman Sentinel Elite \(Horizon\)](#)

[2018 Litmos \(AmeriHealth\)](#)

[2018 Oscar Producer Onboarding](#)

For more information, please contact Tyler Crine at contracting@martinins.com

Any Questions or Feedback?

Please contact Jessica Martin at jessmartin@martinins.com

